



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [BOK FINANCIAL CORPORATION](#)

City/State [TULSA, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [46,890,259](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BOK FINANCIAL CORPORATION](#)

[1 WILLIAMS CTR](#)

[TULSA, OK 74172](#)

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Summary Ratios

	03/31/2022	03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	50,687,238	49,912,918			49,889,812			48,276,703			42,030,818		
Net income (\$000)	62,488	146,060			618,121			435,030			500,758		
Number of BHCs in peer group	134	133			130			128			125		

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.14	2.55	17	2.27	2.67	21	2.26	2.60	20	2.32	2.77	20	2.68	3.01	27
+ Non-interest income	0.64	0.97	37	1.32	1.13	67	1.43	1.04	72	1.63	1.21	74	1.54	1.32	69
- Overhead expense	2.13	2.18	51	2.27	2.28	54	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
- Provision for credit losses	0	0.04	40	-0.20	-0.12	34	-0.20	-0.09	22	0.46	0.51	46	0.11	0.15	46
+ Securities gains (losses)	0.01	0	88	0	0.01	68	0.01	0.01	74	0.02	0.02	61	0.01	0.01	75
+ Other tax equivalent adjustments	0.01	0	94	0.01	0	94	0.01	0	94	0.01	0	94	0.02	0	91
= Pretax net operating income (tax equivalent)	0.65	1.35	9	1.53	1.78	33	1.63	1.66	51	1.20	1.04	59	1.54	1.56	46
Net operating income	0.49	1.03	11	1.17	1.36	35	1.24	1.26	51	0.90	0.81	57	1.19	1.19	46
Net income	0.49	1.02	11	1.17	1.35	35	1.24	1.26	51	0.90	0.82	56	1.19	1.19	46
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.49	2.96	21	2.68	3.18	18	2.65	3.06	20	3.12	3.55	22	4.19	4.41	32
Interest expense	0.13	0.20	34	0.16	0.29	23	0.14	0.25	23	0.39	0.52	34	1.14	1.08	64
Net interest income (tax equivalent)	2.36	2.75	21	2.52	2.88	24	2.52	2.80	27	2.73	3.01	28	3.06	3.33	31
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.12	0.09	68	0.25	0.16	73	0.17	0.11	70	0.30	0.27	66	0.18	0.21	55
Earnings coverage of net loan and lease losses (X)	12.49	38.54	41	11.40	25.70	43	18.93	39.72	48	11.17	22.91	49	16.50	24.40	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	1.20	53	1.57	1.49	66	1.27	1.23	60	1.69	1.58	65	0.97	0.83	69
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	52	1.55	1.47	67	1.26	1.20	59	1.68	1.55	67	0.96	0.81	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.68	0.47	80	1.04	0.70	81	0.74	0.49	81	1.12	0.71	86	0.89	0.57	81
30–89 days past due loans and leases / Total loans and leases	0.31	0.32	60	0.34	0.33	65	0.33	0.32	62	0.33	0.39	52	0.31	0.43	42
Liquidity and Funding															
Net noncore funding dependence	4.81	-1.97	74	11.38	-0.51	83	4.86	-2.33	74	15.49	3.20	82	29.51	14.45	85
Net short-term noncore funding dependence	4.28	-6.65	88	5.98	-6.88	88	4.27	-7.71	86	10.10	-4.76	89	27.13	3.38	97
Net loans and leases / Total assets	43.83	59.31	14	47.13	60.99	14	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Capitalization															
Tier 1 leverage ratio	8.47	9.06	31	8.42	9.15	32	8.55	8.98	39	8.28	9.13	26	8.41	9.76	13
Holding company equity capital / Total assets	10.34	10.29	50	11.03	10.72	55	10.66	10.71	52	11.27	11.16	51	11.47	12.43	40
Total equity capital (including minority interest) / Total assets	10.35	10.40	48	11.08	10.85	54	10.67	10.82	51	11.32	11.29	51	11.49	12.57	37
Common equity tier 1 capital / Total risk-weighted assets	11.30	12.21	36	12.14	12.57	50	12.24	12.42	50	11.95	12.38	48	11.39	12.17	41
Net loans and leases / Equity capital (X)	4.24	5.82	19	4.27	5.73	20	3.75	5.53	13	4.33	5.58	24	4.46	5.21	31
Cash dividends / Net income	58.08	33.45	94	24.78	23.13	49	23.31	28.27	39	33.20	42.30	38	28.66	33.12	39
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1.27	9.35	6	0.66	16.49	10	7.68	10.50	46	10.42	16.68	33	10.76	9.26	69
Equity capital	-7.44	4.03	14	4.24	9.13	34	1.85	7.46	26	8.45	6.99	65	9.56	10.49	62
Net loans and leases	-8.20	6.29	7	0.37	7.22	33	-11.88	3.36	5	5.21	9.07	37	0.55	9.10	15
Noncore funding	-50.83	-10.65	8	-58.91	-25.09	8	-35.20	-14.79	24	-39.88	-12.18	18	17.42	6.59	76
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	1.24	11.08	28	3.91	11.33	32	1.12	10.95	27	3.89	13.56	29	4.22	13.04	38
Equity investment in subsidiaries / Equity capital	96.19	103.47	15	101.03	102.85	42	96.57	103.22	12	100.17	102.81	37	99.25	103.22	24
Cash from ops + noncash items + op expense / Op expense + dividends	246.61	125.04	81	96.50	98.58	42	309.48	154.48	92	140.10	147.24	57	222.45	190.27	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	178,322	197,544	769,357	889,721	1,124,636	-9.73	10.33
Income from lease financing receivables.....	1,445	1,410	5,465	6,183	6,260	2.48	29.95
Fully taxable income on loans and leases.....	176,424	194,335	761,897	879,355	1,107,280	-9.22	9.51
Tax-exempt income on loans and leases.....	3,343	4,619	12,925	16,549	23,616	-27.63	104.46
Estimated tax benefit on income on loans and leases.....	1,669	1,999	7,354	8,642	10,311	-16.50	-30.52
Income on loans and leases (tax equivalent).....	181,436	200,953	782,176	904,546	1,141,207	-9.71	9.87
Investment interest income (tax equivalent).....	60,975	62,012	243,876	276,368	271,020	-1.67	22.95
Interest on balances due from depository institutions.....	470	171	1,033	2,739	11,334	174.85	-88.85
Interest income on other earning assets.....	42,574	37,778	163,240	97,149	121,549	12.70	258.43
Total interest income (tax equivalent).....	285,455	300,914	1,190,325	1,280,802	1,545,110	-5.14	23.67
Interest on time deposits of \$250K or more	822	1,188	3,852	7,190	11,477	-30.81	-66.12
Interest on time deposits < \$250K.....	1,360	2,253	7,297	21,997	30,531	-39.64	-62.51
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,416	6,409	22,335	60,809	133,530	-15.49	2.19
Interest on other borrowings and trading liabilities.....	6,263	5,091	19,736	59,006	231,951	23.02	-47.05
Interest on subordinated debt and mandatory convertible securities	827	2,878	8,676	11,554	11,590	-71.26	-59.16
Total interest expense.....	14,688	17,819	61,896	160,556	419,079	-17.57	-41.73
Net interest income (tax equivalent).....	270,767	283,095	1,128,429	1,120,246	1,126,031	-4.35	31.69
Non-interest income.....	81,647	164,842	711,364	787,313	645,586	-50.47	-49.03
Adjusted operating income (tax equivalent)	352,414	447,937	1,839,793	1,907,559	1,771,617	-21.33	-3.66
Overhead expense.....	269,657	283,826	1,138,948	1,123,207	1,094,063	-4.99	14.82
Provision for credit losses.....	0	-25,000	-100,000	222,096	44,205		-100.00
Securities gains (losses)	937	467	3,704	9,910	5,597	100.64	-54.27
Other tax equivalent adjustments	1,805	1,492	7,319	6,015	6,696	20.98	-15.14
Pretax net operating income (tax equivalent).....	82,427	190,484	812,361	580,094	649,236	-56.73	-38.17
Applicable income taxes	16,197	42,382	179,775	128,793	130,183	-61.78	-57.49
Tax equivalent adjustments	3,778	3,794	16,261	16,230	18,368	-0.42	-42.36
Applicable income taxes (tax equivalent).....	19,975	46,176	196,036	145,023	148,551	-56.74	-55.27
Minority interest	-36	-1,752	-1,796	41	-73		
Net income before discontinued operations, net of minority interest	62,488	146,060	618,121	435,030	500,758	-57.22	-29.28
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	62,488	146,060	618,121	435,030	500,758	-57.22	-29.28
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	62,452	144,308	616,325	435,071	500,685	-56.72	-29.56
Investment securities income (tax equivalent).....	60,975	62,012	243,876	276,368	271,020	-1.67	22.95
US Treasury and agency securities (excluding mortgage-backed securities)	3	2	8	8	225	50.00	-94.12
Mortgage-backed securities	56,578	58,192	227,129	260,770	253,822	-2.77	32.43
All other securities	4,394	3,818	16,739	15,590	16,973	15.08	-35.55
Cash dividends declared.....	36,295	36,192	144,105	144,437	143,496	0.28	26.69
Common	36,295	36,192	144,105	144,437	143,496	0.28	26.69
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.25	2.75	17	2.41	2.96	17	2.39	2.85	17	2.65	3.27	16	3.68	4	25
Less: Interest expense.....	0.12	0.19	32	0.14	0.27	23	0.12	0.23	23	0.33	0.48	31	1	0.98	61
Equals: Net interest income (tax equivalent).....	2.14	2.55	17	2.27	2.67	21	2.26	2.60	20	2.32	2.77	20	2.68	3.01	27
Plus: Non-interest income.....	0.64	0.97	37	1.32	1.13	67	1.43	1.04	72	1.63	1.21	74	1.54	1.32	69
Equals: adjusted operating income (tax equivalent).....	2.78	3.56	9	3.59	3.87	41	3.69	3.70	52	3.95	4.04	48	4.22	4.41	41
Less: Overhead expense.....	2.13	2.18	51	2.27	2.28	54	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
Less: Provision for credit losses.....	0	0.04	40	-0.20	-0.12	34	-0.20	-0.09	22	0.46	0.51	46	0.11	0.15	46
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0.01	0	87	0	0.01	68	0.01	0.01	74	0.02	0.02	61	0.01	0.01	75
Plus: other tax equivalent adjustments.....	0.01	0	94	0.01	0	94	0.01	0	94	0.01	0	94	0.02	0	91
Equals: Pretax net operating income (tax equivalent).....	0.65	1.35	9	1.53	1.78	33	1.63	1.66	51	1.20	1.04	59	1.54	1.56	46
Less: Applicable income taxes (tax equivalent).....	0.16	0.31	12	0.37	0.40	43	0.39	0.38	59	0.30	0.23	69	0.35	0.36	44
Less: Minority interest.....	0	0	2	-0.01	0	0	0	0	1	0	0	80	0	0	3
Equals: Net operating income.....	0.49	1.03	11	1.17	1.36	35	1.24	1.26	51	0.90	0.81	57	1.19	1.19	46
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income.....	0.49	1.02	11	1.17	1.35	35	1.24	1.26	51	0.90	0.82	56	1.19	1.19	46
Memo: Net income (last four quarters).....	1.07	1.17	37	1.05	1.07	49	1.24	1.26	51	0.90	0.82	56	1.19	1.19	45
Net income-BHC and noncontrolling (minority) interest.....	0.49	1.04	9	1.16	1.37	35	1.24	1.27	50	0.90	0.83	56	1.19	1.20	46
Margin Analysis	90.46	93.16	19	89.86	93.08	11	89.89	93.08	12	84.95	92.32	2	87.68	91.05	17
Average earning assets / Average assets.....	75.71	60.43	89	75.55	62.97	89	75.87	61.99	87	75.83	64.06	84	78.92	65.57	88
Average interest-bearing funds / Average assets.....	2.49	2.96	21	2.68	3.18	18	2.65	3.06	20	3.12	3.55	22	4.19	4.41	32
Interest income (tax equivalent) / Average earning assets.....	0.13	0.20	34	0.16	0.29	23	0.14	0.25	23	0.39	0.52	34	1.14	1.08	64
Interest expense / Average earning assets.....	2.36	2.75	21	2.52	2.88	24	2.52	2.80	27	2.73	3.01	28	3.06	3.33	31
Net interest income (tax equivalent) / Average earning assets.....	3.53	3.88	27	3.51	4.05	21	3.61	4.01	31	3.84	4.27	24	5.13	5.09	60
Margin Analysis	0.14	0.18	20	0.14	0.10	88	0.11	0.14	13	0.74	0.27	96	2.28	2.04	65
Average earning assets / Average assets.....	1.11	0.28	91	0.02	0.26	40	0.10	0.25	41	0.24	0.68	28	1.84	2.44	32
Average interest-bearing funds / Average assets.....	1.88	0.43	87	2.56	0.39	94	2.22	0.45	91	2.47	0.60	87	3.15	0.99	84
Interest income (tax equivalent) / Average earning assets.....	2.47	2.93	21	2.66	3.15	20	2.63	3.04	22	3.10	3.51	24	4.16	4.36	34
Margin Analysis	1.81	1.78	57	1.86	1.84	49	1.83	1.77	55	2.24	2.25	49	2.61	2.76	39
Average earning assets / Average assets.....	1.20	1.09	60	1.60	1.30	66	1.28	1.14	60	1.14	1.75	25	11.75	2.32	99
Average interest-bearing funds / Average assets.....	1.76	1.67	58	1.81	1.60	67	1.79	1.57	74	2.13	2.05	55	2.45	2.61	27
Interest income (tax equivalent) / Average earning assets.....	2.37	2.75	40	3.29	2.93	68	2.72	2.81	51	4.96	3.24	89	5.70	4.06	88
Margin Analysis	0.08	0.16	27	0.12	0.26	21	0.10	0.21	23	0.29	0.53	21	0.74	1.10	25
Average earning assets / Average assets.....	0.42	0.48	47	0.58	0.82	25	0.46	0.66	30	0.85	1.42	9	1.51	1.96	17
Average interest-bearing funds / Average assets.....	0.69	0.44	82	0.77	0.78	53	0.70	0.62	63	1.66	1.36	74	2.10	1.82	66
Interest income (tax equivalent) / Average earning assets.....	0.06	0.13	27	0.08	0.17	24	0.07	0.15	23	0.22	0.36	23	0.62	0.93	26
Margin Analysis	0.14				0.13			0.14			0.42			1.19	
Federal funds purchased and repos.....	0.90	0.16	94	0.09	0.18	43	0.28	0.17	83	0.40	0.62	39	1.91	1.86	50
Other borrowed funds and trading liabilities.....	0.34	1.14	19	0.39	1.38	19	0.39	1.27	22	0.80	1.50	18	2.32	2.38	48
All interest-bearing funds.....	0.15	0.31	20	0.19	0.42	14	0.16	0.37	16	0.44	0.74	19	1.26	1.49	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		81,647		164,842		711,364		787,313		645,586		
Fiduciary activities income		46,159		33,671		170,618		159,794		169,507		
Service charges on deposit accounts - domestic		21,459		18,882		80,503		75,450		90,455		
Trading revenue.....		-54,312		4,496		45,891		220,297		123,289		
Investment banking fees and commissions.....		12,542		13,165		54,658		43,690		39,771		
Insurance activities revenue.....		3,738		2,916		11,766		12,703		13,861		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		52,745		33,827		48,061		-65,615		-27,859		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		3,181		31,865		84,990		109,912		39,001		
Other non-interest income.....		-3,865		26,020		214,877		231,082		197,561		
Total overhead expenses		269,657		283,826		1,138,948		1,123,207		1,094,063		
Personnel expense.....		159,228		173,010		695,382		688,474		660,565		
Net occupancy expense.....		30,865		26,686		108,650		112,866		110,515		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		3,964		4,807		18,311		20,443		20,618		
Other operating expenses.....		75,600		79,323		316,605		301,424		302,365		
Fee income on mutual funds and annuities.....		250		289		1,461		1,607		1,305		
Memoranda												
Assets under management in proprietary mutual funds and annuities		3,346,026		3,239,382		3,981,515		3,727,130		3,708,772		
Number of equivalent employees		4,712		4,902		4,711		4,915		5,107		
Average personnel expense per employee.....		33.79		35.29		147.61		140.08		129.35		
Average assets per employee.....		10,757.05		10,182.15		10,590.07		9,822.32		8,230.04		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.31	2.26	29	0.18	2.10	26	0.21	2.17	29	0.20	2.02	26
Overhead expenses / Net Interest Income + non-interest income	76.95	61.09	88	63.69	59.31	71	62.21	59.28	58	59.20	62.28	41
Percent of Average Assets												
Total overhead expense	2.13	2.18	51	2.27	2.28	54	2.28	2.17	61	2.33	2.57	41
Personnel expense.....	1.26	1.21	60	1.39	1.28	62	1.39	1.21	73	1.43	1.30	62
Net occupancy expense.....	0.24	0.23	59	0.21	0.24	34	0.22	0.23	42	0.23	0.26	35
Other operating expenses.....	0.63	0.71	45	0.67	0.73	53	0.67	0.72	49	0.67	0.94	27
Overhead less non-interest income	1.48	1.18	73	0.95	1.10	33	0.86	1.10	26	0.70	1.25	15
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	76.52	60.59	88	63.36	58.69	73	61.91	58.83	61	58.88	61.82	41
Personnel expense.....	45.18	33.94	93	38.62	33.28	78	37.80	32.93	72	36.09	32.36	70
Net occupancy expense.....	8.76	6.43	84	5.96	6.42	41	5.91	6.23	47	5.92	6.58	37
Other operating expenses.....	22.58	19.35	77	18.78	18.45	58	18.20	19.18	48	16.87	22.28	25
Total non-interest income	23.17	26.24	51	36.80	28.42	71	38.67	27.67	76	41.27	28.83	79
Fiduciary activities income	13.10	2.31	93	7.52	2.15	91	9.27	2.20	92	8.38	2.09	92
Service charges on domestic deposit accounts	6.09	3.51	86	4.22	3.21	72	4.38	3.27	68	3.96	3.27	63
Trading revenue.....	-15.41	0.53	0	1	0.97	69	2.49	0.62	88	11.55	1.28	94
Investment banking fees and commissions.....	3.56	2.33	76	2.94	2.51	71	2.97	2.58	69	2.29	2.46	65
Insurance activities revenue.....	1.06	0.38	82	0.65	0.38	78	0.64	0.36	75	0.67	0.41	76
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees	14.97	1.49	94	7.55	0.99	94	2.61	0.60	90	-3.44	0.01	2
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.90	1.74	42	7.11	3.74	78	4.62	3.30	74	5.76	3.92	72
Other non-interest income.....	-1.10	8.92	0	5.81	8.65	38	11.68	9.27	73	12.11	9.65	71
Overhead less non-interest income	53.35	33.42	91	26.56	29.66	36	23.24	30.52	25	17.61	31.93	16
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.65	20.83	36	22.25	21.04	64	22.13	21.18	60	22.20	18.63	72
Applicable income tax + TE / Pretax net operating income + TE	24.23	22.92	65	24.24	22.74	69	24.13	22.67	70	25	21.18	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	11,041,267	11,528,533	10,798,639	11,730,877	11,035,765	-4.23	23.43	
Commercial and industrial loans	7,706,186	9,298,201	7,605,698	9,564,736	8,804,574	-17.12	19.12	
Loans to individuals	434,286	390,070	452,258	398,032	425,128	11.34	-1.60	
Loans to depository institutions and acceptances of other banks	13,007	8,000	8,008	8,000	10,042	62.59	9257.55	
Agricultural loans	4,857	4,151	6,150	5,622	9,976	17.01	-68.54	
Other loans and leases	1,634,182	1,567,225	1,521,102	1,536,696	1,643,203	4.27	20.33	
Less: Unearned income	36,596	58,560	39,200	50,371	41,670	-37.51	35.98	
Loans and leases, net of unearned income	20,797,189	22,737,620	20,352,655	23,193,592	21,887,018	-8.53	20.89	
Less: Allowance for loan and lease losses	246,473	352,402	256,421	388,640	210,759	-30.06	-0.90	
Net loans and leases	20,550,716	22,385,218	20,096,234	22,804,952	21,676,259	-8.20	21.21	
Debt securities that reprice or mature in over 1 year	12,659,797	13,088,170	12,911,811	12,736,789	11,063,824	-3.27	47.42	
Mutual funds and equity securities	69,510	76,262	67,797	84,015	69,989	-8.85	35.13	
Subtotal	33,280,023	35,549,650	33,075,842	35,625,756	32,810,072	-6.38	30.03	
Interest-bearing bank balances	560,868	637,123	2,091,284	321,659	483,666	-11.97	-74.59	
Federal funds sold and reverse repos	333	17,845	27	17,849	8,693	-98.13	-94.73	
Debt securities that reprice or mature within 1 year	419,194	546,699	457,005	552,323	491,318	-23.32	29.00	
Trading assets	7,573,724	6,095,845	10,051,137	5,283,524	2,825,430	24.24	526.43	
Total earning assets	41,834,142	42,847,162	45,675,295	41,801,111	36,619,179	-2.36	42.58	
Non-interest-bearing cash and due from depository institutions	868,152	813,804	781,312	862,269	904,124	6.68	23.22	
Premises, fixed assets, and leases	521,603	513,429	518,993	508,208	495,388	1.59	85.03	
Other real estate owned	17,363	21,272	17,480	25,722	15,019	-18.38	0.59	
Investment in unconsolidated subsidiaries	360,339	319,387	352,010	290,338	258,690	12.82	97.69	
Intangible and other assets	3,289,293	2,980,816	2,977,960	3,246,224	4,031,281	10.35	29.92	
Total assets	46,890,259	47,495,253	50,322,495	46,733,184	42,323,681	-1.27	41.84	
Quarterly average assets	50,687,238	49,912,918	50,602,908	49,934,825	44,077,815	1.55	53.75	
Average loans and leases (YTD)	20,584,900	22,908,997	21,641,990	23,554,521	22,254,578	-10.14	18.79	
Memoranda								
Loans held-for-sale	159,355	262,333	186,175	236,443	177,703	-39.25	-32.96	
Loans not held-for-sale	20,637,834	22,475,287	20,166,480	22,957,149	21,709,315	-8.18	21.65	
Real estate loans secured by 1–4 family	2,322,353	2,592,066	2,375,438	2,610,350	2,377,140	-10.41	3.11	
Commercial real estate loans	8,696,325	8,913,291	8,400,482	9,095,576	8,637,157	-2.43	30.25	
Construction and land development	1,490,678	1,348,955	1,276,937	1,346,650	1,476,728	10.51	48.31	
Multifamily	1,095,774	1,222,837	1,115,386	1,253,930	1,122,504	-10.39	56.53	
Nonfarm nonresidential	6,109,873	6,341,499	6,008,159	6,494,996	6,037,925	-3.65	22.90	
Real estate loans secured by farmland	22,589	23,176	22,719	24,951	21,468	-2.53	37.58	
Total investment securities	13,148,501	13,711,131	13,436,613	13,373,127	11,625,131	-4.10	46.68	
U.S. Treasury securities	947	506	1,000	508	1,600	87.15	-5.21	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	704,005	461,704	712,137	397,226	276,397	52.48	33.00	
Mortgage-backed securities	12,373,279	13,171,900	12,654,919	12,890,618	11,276,385	-6.06	47.87	
Asset-backed securities	0	0	0	0	0			
Other debt securities	760	759	760	760	760	0.13	-82.79	
Mutual funds and equity securities	69,510	76,262	67,797	84,015	69,989	-8.85	35.13	
Available-for-sale securities	12,894,534	13,410,057	13,157,817	13,050,665	11,269,643	-3.84	52.59	
U.S. Treasury securities	947	506	1,000	508	1,600	87.15	-5.21	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	526,322	245,657	508,365	167,980	1,861	114.25	1384.56	
Mortgage-backed securities	12,366,793	13,163,423	12,647,980	12,881,705	11,265,710	-6.05	48.13	
Asset-backed securities	0	0	0	0	0			
Other debt securities	472	471	472	472	472	0.21	-88.63	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	6,778	25,969	20,396	26,897	20,985	-73.90	-68.12	
Available-for-sale securities appreciation (depreciation)	-546,597	290,217	93,381	440,814	138,149			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	9,960,935	9,831,577	10,181,642	11,066,707	8,830,693	1.32	43.95	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,481,212	2,575,834	4,098,946	2,544,232	1,855,384	35.15	73.77
NOW, ATS and transaction accounts	6,529,403	7,141,905	7,345,355	7,057,282	5,196,148	-8.58	244.08
Time deposits less brokered deposits < \$250K	-180,764	-710,759	-58,590	-1,017,890	41,916		
MMDA and other savings accounts	28,000,793	26,144,802	28,114,502	24,588,877	18,356,736	7.10	70.31
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	37,830,644	35,151,782	39,500,213	33,172,501	25,450,184	7.62	89.76
Time deposits of \$250K or more	751,069	828,206	825,315	812,544	790,593	-9.31	-10.23
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	855,481	759,960	2,309,252	1,482,029	3,804,231	12.57	53.87
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	50,292	61,832	48,297	260,356	4,631,125	-18.66	-99.06
Other borrowings w/remaining maturity over 1 year	36,246	1,708,518	36,753	1,682,971	27,056	-97.88	14.23
Brokered deposits < \$250K	888,829	1,892,363	937,603	2,177,927	1,418,984	-53.03	-51.04
Noncore funding	2,581,917	5,250,879	4,157,220	6,415,827	10,671,989	-50.83	-69.94
Trading liabilities	578,080	403,456	83,099	249,030	55,151	43.28	847.97
Subordinated notes and debentures + trust preferred securities	131,209	276,024	131,226	276,005	275,923	-52.46	-13.60
Other liabilities	914,885	1,150,768	1,082,366	1,328,260	1,006,515	-20.50	-3.49
Total liabilities	42,036,735	42,232,909	44,954,124	41,441,623	37,459,762	-0.46	41.60
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5	5	5	5	5	0.00	25.00
Common surplus	1,381,666	1,371,735	1,378,794	1,368,062	1,350,995	0.72	36.89
Retained earnings	4,473,884	4,083,543	4,447,691	3,973,675	3,729,778	9.56	55.18
Accumulated other comprehensive income	-417,826	221,409	72,371	335,868	104,923		
Other equity capital components	-588,147	-437,230	-535,129	-411,344	-329,906		
Total holding company equity capital	4,849,582	5,239,462	5,363,732	5,266,266	4,855,795	-7.44	45.12
Noncontrolling (minority) interest in subsidiaries	3,942	22,882	4,639	25,295	8,124	-82.77	-86.48
Total equity capital, including minority interest	4,853,524	5,262,344	5,368,371	5,291,561	4,863,919	-7.77	43.98
Total liabilities and capital	46,890,259	47,495,253	50,322,495	46,733,184	42,323,681	-1.27	41.84
Memoranda							
Non-interest-bearing deposits	3,481,212	2,575,834	4,098,946	2,544,232	1,855,384	35.15	73.77
Interest-bearing deposits	35,989,330	35,296,517	37,164,185	33,618,740	25,804,377	1.96	74.83
Total deposits	39,470,542	37,872,351	41,263,131	36,162,972	27,659,761	4.22	74.74
Long-term debt that reprices within 1 year	71,046	71,027	71,059	71,016	70,967	0.03	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,363,732	5,266,266	5,266,266	4,855,795	4,432,109		
Accounting restatements	0	0	0	-46,696	2,862		
Net income	62,488	146,060	618,121	435,030	500,758		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,072	-2,142	4,885	11,459	15,537		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	48,074	20,071	117,938	75,830	129,483		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	36,295	36,192	144,105	144,437	143,496		
Change in other comprehensive income	-490,197	-114,459	-263,497	230,945	177,508		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,849,582	5,239,462	5,363,732	5,266,266	4,855,795		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	23.55	37.11	25	24.27	36.10	25	21.46	36.25	21	25.10	36.22	27	26.07	37.78	30
Commercial and industrial loans	16.43	10.78	79	19.58	13.88	79	15.11	10.76	75	20.47	13.52	84	20.80	12.02	84
Loans to individuals	0.93	3.61	42	0.82	3.42	36	0.90	3.36	42	0.85	3.40	37	1	4.20	34
Loans to depository institutions and acceptances of other banks	0.03	0.02	87	0.02	0.02	84	0.02	0.02	83	0.02	0.03	82	0.02	0.04	77
Agricultural loans.....	0.01	0.17	35	0.01	0.19	32	0.01	0.18	35	0.01	0.19	36	0.02	0.24	41
Other loans and leases.....	3.49	4.19	55	3.30	4.29	52	3.02	4.47	51	3.29	4.63	51	3.88	5.01	48
Net loans and leases.....	43.83	59.31	14	47.13	60.99	14	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Debt securities over 1 year.....	27	19.47	75	27.56	16.70	89	25.66	19.46	68	27.25	15.55	92	26.14	14.60	92
Mutual funds and equity securities	0.15	0.06	82	0.16	0.06	82	0.13	0.06	80	0.18	0.05	85	0.17	0.06	83
Subtotal	70.97	80.04	16	74.85	78.43	29	65.73	79.22	12	76.23	78.16	27	77.52	79.65	25
Interest-bearing bank balances	1.20	7.18	9	1.34	9.08	6	4.16	8.50	29	0.69	7.51	4	1.14	3.06	29
Federal funds sold and reverse repos	0	0.55	57	0.04	0.50	70	0	0.54	57	0.04	0.82	68	0.02	1.57	61
Debt securities 1 year or less	0.89	1.65	40	1.15	1.59	48	0.91	1.56	45	1.18	1.68	48	1.16	1.91	48
Trading assets	16.15	0.52	97	12.83	0.56	95	19.97	0.49	97	11.31	1.01	93	6.68	1.19	88
Total earning assets.....	89.22	91.28	24	90.21	91.48	33	90.77	91.77	38	89.45	91.05	26	86.52	89.53	17
Non-interest cash and due from depository institutions.....	1.85	0.96	94	1.71	1	91	1.55	0.82	96	1.85	1.07	93	2.14	1.14	96
Other real estate owned.....	0.04	0.01	86	0.04	0.02	84	0.03	0.01	88	0.06	0.02	84	0.04	0.03	65
All other assets.....	8.93	7.70	64	8.07	7.44	60	7.68	7.35	56	8.71	7.82	65	11.34	9.27	74
Memoranda															
Short-term investments	2.09	10.28	8	2.53	11.92	6	5.06	11.47	23	1.91	11.17	4	2.32	7.63	32
U.S. Treasury securities.....	0	1.80	20	0	0.98	28	0	1.47	22	0	0.84	34	0	1.03	30
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	1.50	1.72	58	0.97	1.77	52	1.42	1.73	58	0.85	1.69	50	0.65	1.34	46
Mortgage-backed securities	26.39	14.04	89	27.73	12.38	95	25.15	14.14	86	27.58	11.75	96	26.64	11.44	97
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	20	0	0.46	20	0	0.53	21	0	0.42	23	0	0.39	21
Loans held-for-sale.....	0.34	0.40	70	0.55	0.46	70	0.37	0.55	64	0.51	0.52	62	0.42	0.39	65
Loans held for investment	44.01	59.15	14	47.32	61.15	14	40.07	58.06	11	49.12	61.72	17	51.29	63.50	19
Real estate loans secured by 1–4 family	4.95	11.67	21	5.46	11.69	23	4.72	11.46	20	5.59	11.91	24	5.62	13.29	23
Revolving	0.79	1.40	40	0.78	1.51	35	0.74	1.42	33	0.84	1.66	34	1.02	2.07	35
Closed-end, secured by first liens	3.95	9.94	21	4.48	9.76	25	3.79	9.67	22	4.53	9.81	25	4.34	10.69	23
Closed-end, secured by junior liens	0.21	0.17	74	0.20	0.21	64	0.19	0.17	68	0.21	0.22	63	0.26	0.28	61
Commercial real estate loans	18.55	23.42	37	18.77	22.27	38	16.69	22.69	32	19.46	22.22	40	20.41	22.23	46
Construction and land development	3.18	3.49	51	2.84	3.32	48	2.54	3.34	44	2.88	3.40	49	3.49	3.44	56
Multifamily	2.34	3.52	45	2.57	3.21	53	2.22	3.57	45	2.68	3.12	53	2.65	3.01	51
Nonfarm nonresidential	13.03	15.11	42	13.35	14.77	44	11.94	14.57	41	13.90	14.72	44	14.27	14.69	48
Real estate loans secured by farmland	0.05	0.33	43	0.05	0.33	44	0.05	0.30	44	0.05	0.33	44	0.05	0.36	44

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	53.09	61.87	28	50.70	57.91	32	53.06	61.05	30	50.58	57.15	34	50.42	57.46	38
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	53.09	61.87	28	50.70	57.91	32	53.06	61.05	30	50.58	57.15	34	50.42	57.46	38
Real estate loans secured by 1–4 family.....	11.17	20.07	22	11.40	19.43	26	11.67	19.86	25	11.25	19.43	24	10.86	20.75	22
Revolving	1.79	2.35	45	1.63	2.45	44	1.84	2.43	45	1.70	2.64	41	1.97	3.15	38
Closed-end.....	9.38	17.49	22	9.77	16.76	26	9.84	17.24	25	9.56	16.59	26	8.90	17.39	21
Commercial real estate loans	41.81	38.39	53	39.20	35.36	54	41.27	37.86	53	39.22	34.63	54	39.46	33.52	55
Construction and land development.....	7.17	5.82	62	5.93	5.29	59	6.27	5.65	58	5.81	5.26	59	6.75	5.09	68
1–4 family.....	0.37	1.29	40	0.41	1.05	38	0.44	1.18	43	0.36	0.93	37	0.36	0.94	41
Other.....	6.80	4.49	71	5.53	4.21	65	5.83	4.40	64	5.45	4.19	65	6.39	4.02	75
Multifamily.....	5.27	5.66	54	5.38	5.08	61	5.48	5.78	59	5.41	4.96	62	5.13	4.69	65
Nonfarm nonresidential	29.38	25	59	27.89	23.47	61	29.52	24.56	61	28	22.93	62	27.59	22.15	62
Owner-occupied.....	14.94	8.44	83	13.27	7.93	82	15.11	8.29	83	12.85	7.68	80	8.52	7.72	57
Other.....	14.44	16.32	42	14.62	15.25	46	14.41	15.94	44	15.15	14.95	48	19.07	14.34	69
Real estate loans secured by farmland.....	0.11	0.59	47	0.10	0.56	46	0.11	0.54	50	0.11	0.54	46	0.10	0.55	46
Loans to depository institutions and acceptances of other banks.....	0.06	0.03	86	0.04	0.03	84	0.04	0.04	86	0.03	0.06	80	0.05	0.11	76
Commercial and industrial loans	37.05	18.81	90	40.89	23.16	91	37.37	18.86	92	41.24	22.17	93	40.23	19.53	91
Loans to individuals	2.09	6.52	45	1.72	6.02	43	2.22	6.24	48	1.72	6.13	42	1.94	7.13	41
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.02	0.31	39	0.02	0.33	34	0.03	0.34	38	0.02	0.32	37	0.05	0.37	44
Other loans and leases.....	7.86	8.03	61	6.89	8.05	57	7.47	8.75	58	6.63	9.09	55	7.51	9.85	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	250.36	395.39	22	270.49	382.51	27	243.14	391.81	20	280.25	381.27	30	288.93	391.26	33
Real estate loans secured by 1–4 family.....	52.66	125.02	20	60.82	124.29	25	53.49	126.06	22	62.36	125.03	26	62.24	138.18	25
Revolving	8.45	14.84	37	8.71	16.14	36	8.41	15.44	36	9.41	17.42	35	11.26	21.26	33
Closed-end.....	44.21	108.83	19	52.11	106.79	25	45.08	108.85	22	52.96	106.14	26	50.97	115.20	23
Commercial real estate loans	197.19	249.33	35	209.13	237.40	38	189.15	245.88	33	217.29	234.65	45	226.13	229.44	48
Construction and land development.....	33.80	36.95	50	31.65	35.26	47	28.75	35.95	45	32.17	35.62	49	38.66	34.95	58
1–4 family.....	1.73	8.02	32	2.16	6.84	36	2.01	7.42	36	1.99	6.34	35	2.07	6.61	39
Other.....	32.07	28.49	57	29.49	28.01	55	26.74	28.11	50	30.18	28.16	55	36.59	27.32	66
Multifamily.....	24.85	37.99	45	28.69	34.02	55	25.11	38.66	44	29.96	32.74	55	29.39	31.04	56
Nonfarm nonresidential	138.54	160.85	40	148.79	157.71	44	135.28	158.05	40	155.17	155.06	50	158.08	152.10	49
Owner-occupied.....	70.45	53.96	67	70.80	52.99	66	69.25	52.99	66	71.22	52.37	67	48.80	53.07	50
Other.....	68.10	105.37	29	77.99	102.29	34	66.03	102.54	29	83.95	100.54	38	109.27	97.41	57
Real estate loans secured by farmland.....	0.51	3.46	43	0.54	3.50	44	0.51	3.22	45	0.60	3.44	43	0.56	3.60	43
Loans to depository institutions and acceptances of other banks.....	0.29	0.18	87	0.19	0.18	84	0.18	0.21	83	0.19	0.28	82	0.26	0.44	77
Commercial and industrial loans	174.74	113.45	79	218.16	145.22	82	171.25	114.45	77	228.50	139.91	88	230.51	122.02	87
Loans to individuals	9.85	36.67	41	9.15	35.91	39	10.18	34.55	44	9.51	37.47	39	11.13	43.51	36
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.11	1.66	36	0.10	1.94	32	0.14	1.86	36	0.13	1.88	37	0.26	2.18	42
Other loans and leases.....	37.06	47.86	55	36.77	47.52	54	34.25	51.06	50	36.71	49.54	52	43.02	52.44	56
Supplemental															
Non-owner occupied CRE loans / Gross loans	27.03	30.57	42	26.15	27.81	48	26.35	30.07	42	26.56	27.32	48	31.02	26.45	58
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	127.45	198.65	31	139.50	185.94	35	120.76	195.33	29	147.17	183.76	36	177.74	178.57	48
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	197.89	256.17	35	210.30	243.39	37	190.01	252.85	33	218.38	240.85	44	226.54	236.10	47

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.09	10.28	8	2.53	11.92	6	5.06	11.47	23	1.91	11.17	4	2.32	7.63	32
Liquid assets	44.85	28.10	86	43.60	27.16	89	50.78	29.03	90	41.39	26.22	86	36.52	22.44	84
Investment securities	28.04	21.67	71	28.87	18.78	88	26.70	21.63	65	28.62	17.85	86	27.47	16.99	88
Net loans and leases	43.83	59.31	14	47.13	60.99	14	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Net loans, leases and standby letters of credit	45.88	60.12	14	49.30	61.79	13	41.77	59.49	12	50.97	62.48	16	53.55	64.84	19
Core deposits	80.68	76.85	52	74.01	73.69	37	78.49	75.71	48	70.98	70.67	36	60.13	63.09	30
Noncore funding	5.51	9.46	45	11.06	11.95	58	8.26	10.30	54	13.73	14.13	63	25.22	19.36	71
Time deposits of \$250K or more	1.60	1.46	65	1.74	1.96	53	1.64	1.58	59	1.74	2.11	48	1.87	2.94	31
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.82	1.11	77	1.60	1.22	74	4.59	1.23	87	3.17	1.47	82	8.99	1.94	91
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.82	0.44	87	1.56	0.60	80	4.59	0.54	94	3.13	0.54	91	8.97	0.48	99
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.11	1.03	39	0.13	1.11	42	0.10	1	40	0.56	1.24	47	10.94	3.01	94
Earning assets that reprice within 1 year	32.73	36.68	41	32.95	38.67	33	32.33	37.37	37	33.91	39.38	34	39.33	39.29	47
Interest-bearing liabilities that reprice within 1 year	2.38	6.16	19	3.30	7.73	16	2.58	6.39	16	3.15	8.20	14	3.48	10.19	11
Long-term debt that reprices within 1 year	0.15	0.22	73	0.15	0.28	68	0.14	0.26	70	0.15	0.47	61	0.17	0.96	54
Net assets that reprice within 1 year	30.20	29.01	52	29.51	29.49	44	29.61	29.65	47	30.61	29.11	50	35.68	26.63	75
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.81	-1.97	74	11.38	-0.51	83	4.86	-2.33	74	15.49	3.20	82	29.51	14.45	85
Net short-term noncore funding dependence	4.28	-6.65	88	5.98	-6.88	88	4.27	-7.71	86	10.10	-4.76	89	27.13	3.38	97
Short-term investment / Short-term noncore funding	40.76	265.83	11	36.10	246.74	8	64.35	273.46	13	19.84	184.19	6	9.95	77.77	8
Liquid assets - short-term noncore funding / Nonliquid assets	72.02	35.38	88	64.86	30.67	89	87.19	36.68	90	54.22	28.18	87	20.73	16.97	67
Net loans and leases / Total deposits	52.07	73.06	11	59.11	76.22	11	48.70	72.79	8	63.06	79.43	13	78.37	90.31	22
Net loans and leases / Core deposits	54.32	78.05	11	63.68	83.77	12	50.88	78.25	6	68.75	88.34	14	85.17	103.93	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.16	-3.53	97	0.65	0.62	60	0.48	0.12	70	0.69	1.57	39	0.58	0.72	52
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.01	-8.82	20	7.28	1.31	96	2.20	-0.25	92	11.36	4.31	92	3.83	1.36	90
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	1.40	20.27	25	1.64	12.84	42	1.57	14.28	38	1.78	11.38	45	2.46	12.67	41
Available-for-sale securities	98.07	77.97	75	97.80	85.49	61	97.93	83.77	63	97.59	87.23	56	96.94	85.40	56
U.S. Treasury securities	0.01	8.39	19	0	5.10	28	0.01	6.70	22	0	4.72	34	0.01	6.15	25
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	5.35	7.89	53	3.37	9.71	41	5.30	8.22	50	2.97	9.83	40	2.38	7.75	36
Mortgage-backed securities	94.10	65.55	94	96.07	66.67	94	94.18	66.54	95	96.39	66.64	92	97	67.43	96
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.01	3.16	20	0.01	3.05	20	0.01	3.08	21	0.01	3.01	21	0.01	2.94	21
Mutual funds and equity securities	0.53	0.30	74	0.56	0.36	75	0.50	0.29	75	0.63	0.35	75	0.60	0.40	67
Debt securities 1 year or less	3.19	8.63	31	3.99	9.29	32	3.40	7.78	35	4.13	10.55	26	4.23	11.86	29
Debt securities 1 to 5 years	21.16	18.50	63	8.56	16.09	41	21.77	18.25	61	8.35	17.03	39	18.42	17.94	59
Debt securities over 5 years	75.12	70.45	48	86.90	72.48	72	74.33	71.11	46	86.89	69.86	70	76.75	66.02	56
Pledged securities	75.76	29.79	97	71.71	33.48	91	75.78	32.26	93	82.75	35.67	96	75.96	30.57	97
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-18.41	-1.29	38	45.62	156.41	28	185.74	27.98	95	-9.34	183.32	9	0.68	26.69	40
Investment securities	-4.10	28.40	8	5.52	31.91	19	0.47	31.36	12	15.04	23.62	40	25.80	11.75	80
Core deposits	7.62	14.47	35	32	29.18	67	19.08	16.94	67	30.34	26.88	71	8.20	11.23	50
Noncore funding	-50.83	-10.65	8	-58.91	-25.09	8	-35.20	-14.79	24	-39.88	-12.18	18	17.42	6.59	76

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			16,017,990	13,964,662	13,942,904
Commit: Secured commercial real estate loans	3,374,811	2,543,173	3,187,488	2,535,651	2,439,498
Commit: Unsecured real estate loans	13,715	14,004	15,075	13,301	5,972
Credit card lines (reported semiannually, June/Dec)			0	8,172	48,775
Securities underwriting	3,509	5,477	0	0	2,648
Standby letters of credit	960,432	1,028,782	925,549	1,012,872	989,368
Commercial and similar letters of credit	1,195	5,295	1,747	5,380	1,185
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	4,716	11,973	6,431	15,255	6,401
Credit derivatives - notional amount (holding company as beneficiary)	0	2,025	907	3,622	680
Credit derivative contracts w/ purchased credit protection-investment grade	4,716	13,998	7,338	3,622	680
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	56,200,080	136,405,870	78,367,833	175,159,423	137,984,278
Written options contracts (interest rate)	632,647	1,196,635	660,760	1,132,292	541,985
Purchased options contracts (interest rate)	445,811	746,460	455,981	668,320	353,074
Interest rate swaps	4,911,304	5,524,222	4,316,363	5,527,298	4,406,809
Futures and forward foreign exchange	360,093	694,063	424,652	673,224	422,038
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	2,240,540	1,697,287	1,997,939	1,529,540	717,956
Written options contracts (commodity and other)	3,954,919	1,504,510	3,128,408	1,507,184	775,473
Purchased options contracts (commodity and other)	3,954,920	1,504,511	3,128,261	1,507,436	775,473
Commodity and other swaps	6,009,608	3,318,631	4,670,599	3,035,026	2,181,630

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						31.83	22.78	80	29.88	22.01	79	32.94	23.52	80	
Standby letters of credit	2.05	0.64	91	2.17	0.67	91	1.84	0.65	90	2.17	0.71	90	2.34	0.84	89
Commercial and similar letters of credit	0	0.02	50	0.01	0.02	61	0	0.02	53	0.01	0.02	63	0	0.02	48
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.26	54	0.03	0.28	55	0.01	0.24	55	0.03	0.35	56	0.02	0.42	56
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	58	0	0.18	58	0.01	0.30	58	0	0.52	55
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.19	69	0.03	0.17	70	0.01	0.18	70	0.01	0.25	68	0	0.30	67
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	167.86	45.51	91	321.28	42.67	93	193.06	46.30	91	408.15	48.62	93	350.06	68.47	91
Interest rate contracts	132.63	33.09	92	302.92	30.32	94	166.53	32.46	93	390.49	34.36	93	338.55	47.31	92
Interest rate futures and forward contracts	119.85	4.02	95	287.20	4.59	97	155.73	3.25	96	374.81	6.21	99	326.02	10.67	97
Written options contracts (interest rate)	1.35	1.59	73	2.52	2	78	1.31	1.41	73	2.42	2.18	72	1.28	2.47	67
Purchased options contracts (interest rate)	0.95	1.35	76	1.57	1.45	74	0.91	1.31	76	1.43	1.46	75	0.83	2.65	65
Interest rate swaps	10.47	19.54	45	11.63	20.33	48	8.58	20.49	44	11.83	20.83	44	10.41	28.86	38
Foreign exchange contracts	0.77	6.48	73	1.46	6.19	76	0.84	6.30	72	1.44	6.01	73	1	10.12	69
Futures and forward foreign exchange contracts	0.77	3.96	76	1.46	3.83	78	0.84	3.78	76	1.44	3.47	77	1	5.23	75
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	34.46	1.07	94	16.90	0.80	94	25.68	0.92	94	16.22	1.86	92	10.52	3.32	88
Commodity and other futures and forward contracts	4.78	0.08	94	3.57	0.06	94	3.97	0.07	94	3.27	0.14	93	1.70	0.19	92
Written options contracts (commodity and other)	8.43	0.36	93	3.17	0.27	91	6.22	0.32	93	3.23	0.52	90	1.83	0.98	87
Purchased options contracts (commodity and other)	8.43	0.26	94	3.17	0.18	93	6.22	0.21	93	3.23	0.37	92	1.83	0.94	88
Commodity and other swaps	12.82	0.32	95	6.99	0.27	95	9.28	0.31	95	6.49	0.32	94	5.15	0.38	94
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						74.01	44.98	83	59.29	42.82	77	62.65	45.53	76	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	78,709,922	152,592,189	97,150,796	190,739,743	148,158,716
Interest rate contracts	62,189,842	143,873,187	83,800,937	182,487,333	143,286,146
Foreign exchange contracts.....	360,093	694,063	424,652	673,224	422,038
Equity, commodity, and other contracts	16,159,987	8,024,939	12,925,207	7,579,186	4,450,532
Derivatives Position					
Futures and forwards	58,800,713	138,797,220	80,790,424	177,362,187	139,124,272
Written options	4,587,566	2,701,145	3,789,168	2,639,476	1,317,458
Exchange-traded.....	963,617	414,912	779,764	399,770	152,752
Over-the-counter.....	3,623,949	2,286,233	3,009,404	2,239,706	1,164,706
Purchased options	4,400,731	2,250,971	3,584,242	2,175,756	1,128,547
Exchange-traded.....	789,692	359,549	655,891	353,167	154,064
Over-the-counter.....	3,611,039	1,891,422	2,928,351	1,822,589	974,483
Swaps	10,920,912	8,842,853	8,986,962	8,562,324	6,588,439
Held for trading.....	77,623,349	149,705,771	95,456,583	188,604,857	146,013,102
Interest rate contracts	61,103,269	140,986,769	82,106,724	180,352,447	141,140,532
Foreign exchange contracts.....	360,093	694,063	424,652	673,224	422,038
Equity, commodity, and other contracts	16,159,987	8,024,939	12,925,207	7,579,186	4,450,532
Non-traded.....	1,086,573	2,886,418	1,694,213	2,134,886	2,145,614
Interest rate contracts	1,086,573	2,886,418	1,694,213	2,134,886	2,145,614
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	74,105,567	149,865,995	93,347,461	188,062,564	1,970,373
One year or less	68,348,361	142,429,697	86,494,156	180,733,157	1,431,516
Over 1 year to 5 years	3,845,591	5,295,732	5,457,369	5,406,694	493,096
Over 5 years	1,911,615	2,140,566	1,395,936	1,922,713	45,761
Gross negative fair value (absolute value)	3,322,656	1,543,160	1,420,098	908,639	317,434
Gross positive fair value.....	3,316,367	1,529,048	1,379,915	981,050	338,066
Held for trading.....	3,305,614	1,490,633	1,363,953	944,319	326,254
Non-traded.....	10,753	38,415	15,962	36,731	11,812
Current credit exposure on risk-based capital derivative contracts	3,282,158	1,148,414	1,378,218	969,190	8,037
Credit losses on derivative contracts	0	-19	-32	-19	-60
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	79.01	93.91	15	94.29	94.52	28	86.26	94.17	20	95.67	94.10	32	96.71	93.44	38
Foreign exchange contracts	0.46	3.18	63	0.45	3.16	62	0.44	3.47	62	0.35	3.49	58	0.28	3.20	50
Equity, commodity, and other contracts	20.53	1.19	96	5.26	1.04	85	13.30	1.14	94	3.97	1.17	82	3	1.64	76
Futures and forwards	74.71	10.22	96	90.96	12.82	97	83.16	11.16	96	92.99	14.05	97	93.90	13.49	97
Written options	5.83	6.03	62	1.77	8.11	33	3.90	6.28	53	1.38	8.18	28	0.89	5.91	23
Exchange-traded	1.22	0.13	89	0.27	0.10	88	0.80	0.12	89	0.21	0.14	85	0.10	0.15	86
Over-the-counter	4.60	5.74	59	1.50	7.80	31	3.10	5.96	47	1.17	7.73	26	0.79	5.10	24
Purchased options	5.59	3.59	71	1.48	3.58	56	3.69	3.27	65	1.14	3.42	53	0.76	4.42	48
Exchange-traded	1	0.13	88	0.24	0.11	87	0.68	0.12	88	0.19	0.15	85	0.10	0.28	81
Over-the-counter	4.59	3.11	69	1.24	3.15	58	3.01	2.87	65	0.96	2.86	54	0.66	3.35	50
Swaps	13.87	74.58	11	5.80	69.64	9	9.25	74.26	10	4.49	68.76	8	4.45	69.75	8
Held for trading	98.62	38.74	88	98.11	42.14	87	98.26	40.42	87	98.88	43.53	89	98.55	44.16	87
Interest rate contracts	77.63	32.48	78	92.39	36.29	90	84.51	34.15	82	94.55	36.62	92	95.26	37.24	91
Foreign exchange contracts	0.46	1.60	75	0.45	1.47	73	0.44	1.68	73	0.35	1.60	69	0.28	1.60	64
Equity, commodity, and other contracts	20.53	0.58	97	5.26	0.51	90	13.30	0.60	96	3.97	0.68	86	3	0.83	83
Non-traded	1.38	61.26	11	1.89	57.86	12	1.74	59.58	12	1.12	56.47	10	1.45	55.84	12
Interest rate contracts	1.38	57.41	12	1.89	54.11	13	1.74	56.71	14	1.12	53.82	12	1.45	52.22	13
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	94.15	92.63	37	98.21	90.92	58	96.09	92.53	40	98.60	91.48	62	1.33	93.86	2
One year or less	86.84	27.97	89	93.34	26.80	93	89.03	27.56	91	94.75	32.05	89	0.97	32.17	5
Over 1 year to 5 years	4.89	26.35	18	3.47	28.69	15	5.62	27.01	17	2.83	27.06	13	0.33	30.45	10
Over 5 years	2.43	29.53	15	1.40	30.03	13	1.44	29.89	14	1.01	29.56	12	0.03	28.09	11
Gross negative fair value (absolute value)	4.22	1.21	96	1.01	1.21	47	1.46	0.98	75	0.48	1.55	26	0.21	0.83	20
Gross positive fair value	4.21	1.52	93	1	1.70	19	1.42	1.34	58	0.51	2.23	7	0.23	1.19	7
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.79	0.06	94	0.39	0.05	93	0.34	0.04	93	0.23	0.07	89	0.09	0.06	87
Gross positive fair value (X)	0.79	0.06	94	0.38	0.07	92	0.33	0.05	92	0.25	0.09	89	0.09	0.07	84
Held for trading (X)	0.79	0.04	94	0.37	0.05	93	0.32	0.04	93	0.24	0.07	89	0.09	0.06	86
Non-traded (X)	0	0.01	33	0.01	0.01	53	0	0.01	43	0.01	0.02	52	0	0.01	52
Current credit exposure (X)	0.78	0.04	97	0.29	0.05	93	0.33	0.04	93	0.25	0.06	90	0	0.05	21
Credit losses on derivative contracts	0	0	47	0	0	3	0	0	4	0	0	0	0	0	1
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	8.83	0.47	97	3.52	0.61	93	3.99	0.46	93	2.98	0.85	90	0.03	0.73	21

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	256,421	388,640	388,640	210,759	207,457
Gross losses	7,805	16,905	51,351	79,399	50,977
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,824	2,437	14,334	9,011	10,074
Net losses	5,981	14,468	37,017	70,388	40,903
Provision for loan and lease losses	-3,967	-21,770	-95,202	222,460	44,205
Adjustments	0	0	0	25,809	0
Ending balance	246,473	352,402	256,421	388,640	210,759
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.03	0.04	32	-0.17	-0.11	33	-0.19	-0.09	22	0.46	0.51	46	0.11	0.15	46
Provision for loan and lease losses / Average loans and leases	-0.08	0.06	24	-0.38	-0.20	30	-0.44	-0.16	16	0.94	0.82	65	0.20	0.24	52
Provision for loan and lease losses / Net loan and lease losses	-66.33	49.50	28	-150.47	-168.35	34	-257.18	-105.48	25	316.05	487.86	48	108.07	130.58	46
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	1.20	53	1.57	1.49	66	1.27	1.23	60	1.69	1.58	65	0.97	0.83	69
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	52	1.55	1.47	67	1.26	1.20	59	1.68	1.55	67	0.96	0.81	68
Allowance for loan and lease losses / Net loans and leases losses (X)	10.30	38.27	42	6.09	18.09	27	6.93	21.39	28	5.52	11.58	39	5.15	8.03	55
Allowance for loan and lease losses / Nonaccrual assets	198.37	355.27	32	163.13	291.29	26	191.27	364.13	27	165.60	299.17	25	116.47	218.72	30
ALLL / 90+ days past due + nonaccrual loans and leases	104.79	284.19	17	120.10	246.27	23	101.28	287.08	16	120.17	244.34	21	72.42	151.73	20
Gross loan and lease losses / Average loans and leases	0.15	0.17	60	0.30	0.24	68	0.24	0.19	67	0.34	0.34	61	0.23	0.28	52
Recoveries / Average loans and leases	0.04	0.07	31	0.04	0.08	37	0.07	0.08	48	0.04	0.07	31	0.05	0.08	38
Net losses / Average loans and leases	0.12	0.09	68	0.25	0.16	73	0.17	0.11	70	0.30	0.27	66	0.18	0.21	55
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	3.55	10.98	14	3.07	7.39	23	18.05	34.67	25	17.68	33.98	20	23.11	36.22	32
Earnings coverage of net loan and lease losses (X)	12.49	38.54	41	11.40	25.70	43	18.93	39.72	48	11.17	22.91	49	16.50	24.40	54
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	77	0.02	0.03	65	0	0.02	36	0	0.04	15	-0.02	0.01	15
Real estate loans secured by 1-4 family	-0.08	-0.02	12	0.05	-0.01	88	0	-0.02	77	-0.06	0.01	8	-0.01	0.01	28
Revolving	0.03	-0.08	92	0.32	-0.03	94	0.09	-0.07	92	0	0.01	46	0	0.02	33
Closed-end	-0.10	-0.02	4	0	-0.01	73	-0.01	-0.01	42	-0.07	0	4	-0.01	0	26
Commercial real estate loans	0.03	0	86	0.01	0.05	54	0	0.04	20	0.01	0.07	32	-0.02	0.01	8
Construction and land development	-0.04	-0.02	20	-0.01	0	27	-0.04	0	17	0.03	0	82	0.07	-0.01	90
1-4 family	-0.03	0	5	-0.01	0	8	-0.03	0	5	-0.01	0	10	-0.04	0	5
Other	-0.01	-0.01	35	0	0	31	-0.01	0	26	0.04	0	86	0.12	-0.01	94
Multifamily	0	0	57	0	0	54	0	0.01	72	0	0	58	0	0	56
Nonfarm nonresidential	0.05	0.01	86	0.02	0.07	60	0	0.05	38	0.01	0.11	26	-0.05	0.02	3
Owner-occupied	0	0	64	0	0.01	36	0	0.01	31	0	0.02	40	-0.07	0.01	1
Other	0.05	0	88	0.02	0.06	63	0	0.04	49	0.01	0.08	36	0.02	0.01	76
Real estate loans secured by farmland	0	0	57	0	0	57	-0.01	0	19	0	0.02	13	0.01	0.01	81
Commercial and industrial loans	0.14	0.11	68	0.58	0.20	83	0.45	0.17	87	0.71	0.47	77	0.45	0.37	70
Loans to individuals	0.84	0.70	63	0.51	1.06	37	0.50	0.71	49	0.59	1.13	36	0.76	1.17	43
Credit card loans	0	1.88	0	0	2.41	0	0	1.84	0	0	2.92	0	0	3.11	0
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0.55	0.16	87	0	0.09	20	0.04	0.10	56	0.02	0.15	47	0	0.15	10

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		64,530		78,218		66,628		76,790		67,644					
90+ days past due loans and leases		110,968		77,404		119,132		88,719		110,086					
Nonaccrual loans and leases.....		124,246		216,019		134,059		234,693		180,951					
Total past due and nonaccrual loans and leases.....		299,744		371,641		319,819		400,202		358,681					
Restructured 30–89 days past due		36,422		39,521		28,172		42,683		23,327					
Restructured 90+ days past due		77,606		34,721		88,321		30,629		41,069					
Restructured nonaccrual		53,576		27,363		50,609		35,382		39,198					
Total restructured loans and leases		167,604		101,605		167,102		108,694		103,594					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		92,145		84,663		90,809		78,464		28,056					
Other real estate owned.....		17,363		21,272		17,480		25,722		15,019					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.31	0.32	60	0.34	0.33	65	0.33	0.32	62	0.33	0.39	52	0.31	0.43	42
90+ days past due loans and leases	0.53	0.10	88	0.34	0.11	87	0.59	0.10	90	0.38	0.12	85	0.50	0.15	86
Nonaccrual loans and leases.....	0.60	0.44	74	0.95	0.65	79	0.66	0.46	77	1.01	0.66	82	0.83	0.51	81
90+ days past due and nonaccrual loans and leases.....	1.13	0.59	86	1.29	0.82	82	1.24	0.62	87	1.39	0.85	83	1.33	0.71	87
30–89 days past due restructured.....	0.18	0.01	98	0.17	0.01	96	0.14	0.01	97	0.18	0.01	97	0.11	0.01	94
90+ days past due restructured	0.37	0	99	0.15	0	95	0.43	0	99	0.13	0.01	96	0.19	0.01	96
Nonaccrual restructured.....	0.26	0.10	88	0.12	0.13	55	0.25	0.10	87	0.15	0.13	63	0.18	0.14	67
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.31	0.32	60	0.34	0.33	64	0.33	0.32	62	0.33	0.40	52	0.31	0.43	42
90+ days past due assets	0.53	0.10	88	0.34	0.11	87	0.59	0.10	90	0.38	0.12	85	0.50	0.15	86
Nonaccrual assets	0.60	0.45	74	0.95	0.66	77	0.66	0.47	77	1.01	0.67	81	0.83	0.53	81
30+ days past due and nonaccrual assets	1.44	0.94	80	1.63	1.18	76	1.57	0.97	82	1.73	1.29	75	1.64	1.19	79
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.50	0.35	78	0.62	0.50	73	0.50	0.36	76	0.69	0.52	78	0.69	0.44	82
90+ days past due and nonaccrual assets + other real estate owned	0.54	0.36	79	0.66	0.53	75	0.54	0.37	77	0.75	0.55	78	0.72	0.48	80
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.74	0.41	86	0.83	0.58	80	0.71	0.41	83	0.88	0.60	80	0.68	0.53	67
Allowance for loan and lease losses	141.10	62.77	89	112.43	69.27	85	139.94	62.64	89	106.06	66.66	82	136.85	115.41	70
Equity capital + allowance for loan and lease losses	6.82	3.67	85	7.09	5.03	77	6.38	3.60	86	7.29	4.97	80	5.69	4.28	73
Tier 1 capital + allowance for loan and lease losses	7.82	4.23	87	9.14	5.96	81	7.99	4.30	88	9.65	6.05	84	7.55	5.65	74
Loans and leases + other real estate owned	1.67	0.69	92	1.74	0.97	88	1.76	0.71	92	1.78	0.97	88	1.32	0.85	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.56	0.26	88	0.60	0.31	85	0.57	0.26	85	0.59	0.39	78	0.50	0.38	71
	90+ days past due	1	0.13	91	0.67	0.13	89	1.10	0.12	93	0.74	0.16	89	0.97	0.16	89
	Nonaccrual.....	0.83	0.51	81	0.71	0.76	57	0.82	0.52	79	0.68	0.76	50	0.70	0.46	75
Commercial and industrial	30–89 days past due.....	0.04	0.26	13	0.10	0.22	34	0.06	0.24	20	0.06	0.23	18	0.11	0.31	24
	90+ days past due	0	0.03	50	0	0.02	43	0	0.04	43	0.02	0.03	61	0.04	0.05	62
	Nonaccrual.....	0.42	0.53	52	1.40	0.69	83	0.56	0.57	60	1.58	0.75	87	1.18	0.83	71
Individuals	30–89 days past due.....	0.05	0.67	13	0.02	0.53	13	0.02	0.63	12	0.29	0.83	21	0.10	0.83	15
	90+ days past due	0	0.08	21	0	0.11	20	0.01	0.09	48	0	0.14	41	0	0.17	36
	Nonaccrual.....	0.04	0.16	38	0.05	0.22	38	0.05	0.17	44	0.07	0.28	36	0.05	0.17	41
Depository institution loans	30–89 days past due.....	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due.....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0	0.13	17	0	0.13	38	0.03	0.12	54	0	0.18	33	0.14	0.20	57
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.08	22	0.23	0.15	72	0.16	0.09	74	0.24	0.15	73	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	2.44	0.44	96	2.65	0.47	96	2.10	0.46	93	2.58	0.65	93	2.06	0.67	90
	90+ days past due	4.77	0.25	96	2.98	0.28	92	5	0.24	96	3.02	0.33	90	4.47	0.31	94
	Nonaccrual	2.06	0.68	92	1.62	0.88	86	1.92	0.71	89	1.56	0.89	83	1.63	0.73	89
Revolving	30–89 days past due	0.21	0.27	44	0.07	0.31	21	0.12	0.28	33	0.18	0.48	27	0.29	0.45	31
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0.05	0.03	75	0.08	0.05	77
	Nonaccrual	0.70	1.02	57	1.32	1.31	68	0.79	1.18	63	1.23	1.13	70	0.66	1	50
Closed-end	30–89 days past due	2.87	0.46	96	3.08	0.48	96	2.47	0.49	94	3	0.65	96	2.45	0.70	92
	90+ days past due	5.68	0.28	96	3.48	0.31	92	5.94	0.26	96	3.55	0.38	91	5.43	0.35	94
	Nonaccrual	2.32	0.66	93	1.67	0.85	87	2.13	0.67	92	1.62	0.87	84	1.85	0.70	90
Junior lien	30–89 days past due	0.01	0.01	45	0.05	0.01	91	0.03	0.01	89	0.01	0.02	59	0.06	0.02	83
	90+ days past due	0	0	36	0.01	0	92	0	0	36	0.02	0	93	0	0	29
	Nonaccrual	0.07	0.03	84	0.08	0.05	75	0.07	0.03	79	0.09	0.04	78	0.13	0.04	88
Commercial real estate	30–89 days past due	0.05	0.16	32	0	0.22	8	0.14	0.15	60	0.03	0.26	17	0.07	0.18	34
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0.08	0.02	88	0.01	0.03	50
	Nonaccrual	0.51	0.37	72	0.45	0.62	45	0.51	0.38	72	0.42	0.62	45	0.44	0.23	79
Construction and development	30–89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0.01	0.28	27	0.08	0.28	44
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.17	37	0.05	0.50	36	0.02	0.20	37	0.06	0.41	36	1.33	0.20	92
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0.08	0.06	72
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.01	0.02	74	0.04	0.02	80	0.02	0.01	75	0.04	0.03	76	0.04	0.02	79
Other	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0.01	0.22	35	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0.01	0.43	30	0	0.16	18	0.01	0.35	31	1.28	0.17	93
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0.53	0.13	86	0	0.17	21	0.52	0.11	90	0.59	0.05	97
Nonfarm non-residential	30–89 days past due	0.08	0.13	47	0	0.20	12	0.19	0.13	73	0.04	0.23	28	0.08	0.14	39
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0.12	0.02	88	0.01	0.03	55
	Nonaccrual	0.72	0.45	80	0.52	0.78	46	0.72	0.45	74	0.48	0.80	43	0.20	0.28	42
Owner Occupied	30–89 days past due	0	0.04	10	0	0.06	10	0.19	0.04	93	0.02	0.07	36	0.04	0.07	38
	90+ days past due	0	0	38	0	0	33	0	0	37	0.04	0	92	0.01	0.01	66
	Nonaccrual	0.21	0.17	61	0.12	0.32	26	0.21	0.17	64	0.10	0.27	21	0.12	0.16	51
Other	30–89 days past due	0.08	0.08	67	0	0.12	20	0	0.08	32	0.02	0.14	36	0.04	0.07	48
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0.08	0.01	89	0	0.01	30
	Nonaccrual	0.51	0.24	83	0.39	0.40	58	0.50	0.23	81	0.38	0.44	53	0.07	0.10	52
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	793,524	934,510	843,670	956,723	1,021,094										
Retained earnings	4,511,689	4,158,374	4,498,098	4,058,381	3,729,778										
Accumulated other comprehensive income (AOCI)	-417,826	221,409	72,371	335,868	104,923										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,887,387	5,314,293	5,414,139	5,350,972	4,855,795										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,107,742	1,131,192	1,111,142	1,133,192	1,142,051										
Accumulated other comprehensive income-related adjustments	-417,826	221,409	72,371	335,868	104,923										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	4,197,471	3,961,692	4,230,626	3,881,912	3,608,821										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,197,471	3,961,692	4,230,626	3,881,912	3,608,821										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	3,942	22,882	4,639	0	0										
Additional tier 1 capital before deductions	3,942	22,882	4,639	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	3,942	22,882	4,639	0	0										
Tier 1 Capital	4,201,413	3,984,574	4,235,265	3,881,912	3,608,821										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	131,209	276,024	131,226	276,005	275,922										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	220,264	301,568	228,296	331,193	212,344										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	351,473	577,592	359,522	607,198	488,266										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	351,473	577,592	359,522	607,198	488,266										
Exited advanced approach tier 2 capital															
Total capital	4,552,886	4,562,166	4,594,787	4,489,110	4,097,087										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	50,725,043	49,987,749	50,653,315	50,019,531	44,077,815										
Less: Deductions from common equity tier 1 capital	1,107,742	1,131,192	1,111,142	1,133,192	1,142,051										
Less: Other deductions	2,596	1,506,766	2,596	2,014,250	-73										
Total assets for leverage ratio	49,614,705	47,349,791	49,539,577	46,872,089	42,935,837										
Total risk-weighted assets	37,160,259	32,623,379	34,575,278	32,493,399	31,673,425										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.30	12.18	37	12.14	12.54	50	12.24	12.37	51	11.95	12.35	48	11.39	12.11	42
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.31	12.88	25	12.21	13.31	35	12.25	13.11	40	11.95	13.08	34	11.39	12.78	32
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.25	14.72	5	13.98	15.37	22	13.29	14.91	21	13.82	15.23	27	12.94	14.36	29
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.47	9.06	31	8.42	9.15	32	8.55	8.98	39	8.28	9.13	26	8.41	9.76	13
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)			0			0			0			0				0	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)			0			0			0			0				0	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			3,738			2,916			11,766			12,703			13,861	28.19	1490.64
Other insurance activities income			3,738			2,916			11,766			12,703			13,861	28.19	1490.64
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			407,763			401,320			405,608			398,970			389,879	1.61	31.31

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	1.06	0.38	82	0.65	0.38	78	0.64	0.36	75	0.67	0.41	76	0.78	0.47	78			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.17	12.22	37	9.25	11	41	9.03	12	36	9.34	11.03	43	10.21	11.51	46			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		73,746			72,661			76,086			71,868			81,269				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.16	0.46	85	0.15	0.50	85	0.15	0.46	85	0.15	0.75	82	0.19	1.39	79			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	4,315		17,899		5,821		21,240		22,508
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans	4,315		17,899		5,821		21,240		22,508
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	275		275		275		275		275
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	4,590		18,174		6,096		21,515		22,783
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33
Cost: Interest-bearing deposits.....	0.14			0.13			0.14		
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.72			0.37			0.20	
Commercial and industrial loans		1.62			1.94			0.79	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	-75.89	10.28	6	-26.09	-6.17	18	-72.59	6.83	5
Total selected assets.....	-74.74	17.19	4	-25.79	-2.56	21	-71.67	9.48	4
Deposits		-5.48			2.95			0.73	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,853,901	3,474,469	2,942,623	2,710,818	6,384,564	-17.86	-55.78
1–4 family residential loans		2,853,901	3,474,469	2,942,623	2,710,818	6,384,564	-17.86	-55.78
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		6.09	7.32	5.85	5.80	15.09		
1–4 family residential loans		6.09	7.32	5.85	5.80	15.09		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		20.28	21.68	21.19	18.98	29.43		
1–4 family residential loans		1.57	1.41	1.60	1.52	1.52		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		1.81	1.46	1.91	1.50	1.45		
Auto loans and other consumer loans.....		32.53	35.39	32.59	36.85	31.10		
Commercial and industrial loans		43.80	40.06	42.70	41.15	36.51		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0		0
1–4 family residential loans.....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		0
Seller's interest carried as securities and loans		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure		1.37	1.89	1.44	2.06	2.68		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		81,246	93,250	89,895	151,728	243,693	-12.87	-59.34
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		81,246	93,250	89,895	151,728	243,693	-12.87	-59.34
90+ Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		0
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets		0	0	0	0	0		
Total past due securitized assets.....		81,246	93,250	89,895	151,728	243,693	-12.87	-59.34
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		0
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		0
Total net losses on securitized assets.....		0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.85	2.68	3.05	5.60	3.82
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.85	2.68	3.05	5.60	3.82
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	2.85	2.68	3.05	5.60	3.82
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.86	2.84	2.82	4.43	3.50
Home equity lines	0.21	0.07	0.12	0.18	0.29
Credit card receivables					
Commercial and industrial loans	0.04	0.10	0.06	0.06	0.11
All other loans and leases	0.04	0	0.12	0.03	0.08
Total managed loans past due 30–89 days	0.62	0.65	0.67	0.88	1.10
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.30	1.36	2.40	1.60	1.27
Home equity lines	0	0	0	0.05	0.08
Credit card receivables					
Commercial and industrial loans	0	0	0	0.02	0.04
All other loans and leases	0	0	0	0.07	0
Total managed loans past due 90+ days	0.47	0.29	0.51	0.34	0.39
Total Past Due Managed Assets	1.08	0.95	1.18	1.22	1.49
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	0	0	-0.03	0
Home equity lines	0.03	0.32	0.09	0	0
Credit card receivables					
Commercial and industrial loans	0.14	0.58	0.45	0.71	0.45
All other loans and leases	0.14	0.03	0.02	0.03	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.10	0.22	0.16	0.27	0.14

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		50,962	25,953	483,868	179,140	344,007	96.36	154330.30
Dividends		50,000	25,000	480,000	175,000	340,000	100.00	
Interest		962	953	3,868	4,140	4,007	0.94	2815.15
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		43,100	8,030	8,030	25,050	9,325	436.74	146.29
Dividends		43,100	8,030	8,030	25,050	9,325	436.74	146.29
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		94,062	33,983	491,898	204,190	353,332	176.79	436.49
Securities gains (losses)		0	0	0	0	0		
Other operating income		192	196	2,219	766	1,152	-2.04	-13.12
Total operating income		94,254	34,179	494,117	204,956	354,484	175.77	430.89
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		827	2,878	8,676	11,554	11,501	-71.26	-60.32
Other expenses		1,170	1,101	9,935	5,087	5,903	6.27	177.25
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,997	3,979	18,611	16,641	17,404	-49.81	-20.31
Income (loss) before taxes		89,934	29,857	475,801	189,921	340,213	201.22	489.81
Applicable income taxes (credit)		-788	-831	-4,202	-4,502	-4,516		
Extraordinary items								
Income before undistributed income of subsidiaries		90,722	30,688	480,003	194,423	344,729	195.63	460.74
Equity in undistributed income of subsidiaries		-28,234	115,372	138,118	240,607	156,029		
Bank subsidiaries		16,520	124,437	126,380	276,217	166,797	-86.72	-80.61
Nonbank subsidiaries		-44,754	-9,065	11,738	-35,610	-10,768		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		62,488	146,060	618,121	435,030	500,758	-57.22	-29.28
Memoranda								
Bank net income		66,520	149,437	606,380	451,217	506,797	-55.49	-21.92
Nonbank net income		-1,654	-1,035	19,768	-10,560	-1,443		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,548,437	91.22	5,158,178	93.38	5,020,474	91.26	5,144,582	4,680,854	-11.82	43.86
Common and preferred stock		4,480,528	89.86	5,092,021	92.19	4,951,405	90	5,079,336	4,602,977	-12.01	41.71
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		65,183	1.31	65,200	1.18	65,187	1.18	65,204	65,220	-0.03	
Other receivables		2,726	0.05	957	0.02	3,882	0.07	42	12,657	184.85	
Investment in nonbank subsidiaries		184,227	3.69	201,237	3.64	228,447	4.15	195,768	216,542	-8.45	12.68
Common and preferred stock		184,227	3.69	201,237	3.64	228,447	4.15	195,768	216,542	-8.45	12.68
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		15,792	0.32	17,478	0.32	18,115	0.33	17,821	16,215	-9.65	-21.06
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		233,306	4.68	140,300	2.54	230,647	4.19	183,806	214,780	66.29	56.02
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	-100.00
Intangible assets		1,463	0.03	1,463	0.03	1,463	0.03	1,463	1,463	0.00	0.00
Other assets		2,770	0.06	4,978	0.09	2,383	0.04	5,011	7,746	-44.36	60.95
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		4,985,995	100.00	5,523,634	100.00	5,501,529	100.00	5,548,451	5,137,600	-9.73	42.43
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		60,163	1.21	204,997	3.71	60,167	1.09	204,989	204,955	-70.65	-58.41
Other liabilities		4,321	0.09	7,637	0.14	6,253	0.11	5,819	5,564	-43.42	-35.64
Balance due to subsidiaries and related institutions		71,929	1.44	71,538	1.30	71,375	1.30	71,377	71,286	0.55	863.29
Total liabilities		136,413	2.74	284,172	5.14	137,795	2.50	282,185	281,805	-52.00	-14.11
Equity Capital		4,849,582	97.26	5,239,462	94.86	5,363,734	97.50	5,266,266	4,855,795	-7.44	45.12
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		5	0	5	0	5	0	5	5	0.00	25.00
Common surplus		1,381,666	27.71	1,371,735	24.83	1,378,794	25.06	1,368,062	1,350,995	0.72	36.89
Retained earnings		4,473,884	89.73	4,083,543	73.93	4,447,693	80.84	3,973,675	3,729,778	9.56	55.18
Accumulated other comprehensive income		-417,826	-8.38	221,409	4.01	72,371	1.32	335,868	104,923		
Other equity capital components		-588,147	-11.80	-437,230	-7.92	-535,129	-9.73	-411,344	-329,906		
Total liabilities and equity capital		4,985,995	100.00	5,523,634	100.00	5,501,529	100.00	5,548,451	5,137,600	-9.73	42.43
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		71,046	1.42	71,027	1.29	71,059	1.29	71,016	70,967	0.03	884.43
Notes payable to subsidiaries that issued TPS		71,046	1.42	71,027	1.29	71,059	1.29	71,016	70,967	0.03	884.43
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	4.74	9.94	10	11.13	12.54	46	11.59	11.94	52	8.52	7.29	63	10.93	9.68	69	
Bank net income / Average equity investment in banks	5.64	10.44	10	11.75	12.55	50	11.97	11.80	58	9.21	7.45	67	11.36	10.51	66	
Nonbank net income / Average equity investment in nonbanks	-3.21	11.36	6	-2.09	12.53	8	9.45	13.12	48	-5.39	9.75	4	-0.66	7.89	12	
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income	106.45	97.54	72	102.31	95.97	54	98.10	96.79	29	103.72	88.16	57	101.21	82.22	42	
Nonbank net income / Parent net income	3.43			2.83			3.20	3.40	70		3.59			5.93		
Subsidiary holding companies' net income / Parent net income	80.23			65.70			65.35				68.34			74		
Leverage																
Total liabilities / Equity capital	2.81	16.87	20	5.42	17.74	23	2.57	16.81	19	5.36	20.06	20	5.80	20.43	23	
Total debt / Equity capital	1.24	11.65	28	3.91	11.90	32	1.12	11.71	26	3.89	14.41	29	4.22	14.31	37	
Total debt + notes payable to subs that issued TPS / Equity capital	2.71	13.71	21	5.27	14.30	24	2.45	13.63	20	5.24	16.67	21	5.68	16.36	30	
Total debt + Loans guaranteed for affiliate / Equity capital	1.24	11.72	28	3.91	12.02	32	1.12	11.77	26	3.89	14.68	29	4.22	14.56	37	
Total debt / Equity capital – excess over fair value	1.24	11.75	28	3.91	12	32	1.12	11.81	26	3.89	14.52	29	4.22	14.51	37	
Long-term debt / Equity capital	1.24	11.08	28	3.91	11.33	32	1.12	10.95	27	3.89	13.56	29	4.22	13.04	38	
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	35.93	40.81	42	10.33	35.48	30	35.82	39.86	41	10.46	34.67	27	67.65	28.44	84	
Double Leverage																
Equity investment in subs / Equity capital	96.19	103.47	15	101.03	102.85	42	96.57	103.22	12	100.17	102.81	37	99.25	103.22	24	
Total investment in subs / Equity capital	97.59	108.45	12	102.29	108.21	42	97.86	108.40	10	101.41	110.16	31	100.86	111.07	30	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.74	0.38	4	0.09	0.22	43	-0.30	0.29	12	0.02	0.47	36	-0.07	0.36	25	
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.12	0.74	13		1.05		0.03	1.82	5		1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	248.20	129.62	84	87.15	111.20	40	306.25	152.85	93	130.04	136.59	54	223.12	177.68	73	
Cash from ops + noncash items + op expense / Op expense + dividend	246.61	125.04	81	96.50	98.58	42	309.48	154.48	92	140.10	147.24	57	222.45	190.27	72	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.94	98.29	63	-8.30	85.35	15	114.98	98.54	68	80.77	134.08	16	129.64	116.34	66	
Pretax operating income + interest expense / Interest expense	10,974.73	2,251.18	90	1,137.42	1,142.88	61	5,584.11	1,835.33	91	1,743.77	2,016.32	71	3,058.12	1,968.54	82	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	7,007.37	1,728.15	90	992.32	1,357.31	55	4,616.81	1,770.77	88	1,462.03	1,539.23	69	2,364.46	1,632.83	76	
Dividends + interest from subsidiaries / Interest expense + dividends	253.39	145.40	80	86.98	117.86	41	321.96	174.12	86	130.90	150.43	48	227.96	210.80	66	
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	4.66	3.42	67	2.52	3.97	47	4.19	3.44	61	3.31	3.85	54	4.07	2.64	68	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.24			0.05			0.17		0.10		0.04	
Nonaccrual					0.75			1.22			0.92		1.03		0.54	
Total					1			1.27			1.09		1.13		0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.53	1.70	74	0.55	1.80	73	0.54	1.76	73	0.54	2.66	72	0.64	5.62	64	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	40.01	64.91	33	117.94	74.87	81	30.02	66.37	19	74.29	81.10	53	41.63	57.84	38
Dividends declared / Net income	58.08	33.46	94	24.78	23.13	49	23.31	28.27	39	33.20	42.29	38	28.66	33.08	39
Net income – dividends / Average equity.....	1.99	6.76	8	8.37	9.52	46	8.89	8.62	61	5.69	4.14	72	7.80	6.46	67
Percent of Dividends Paid															
Dividends from bank subsidiaries	137.76	124.34	58	69.08	101.14	39	333.09	155.92	84	121.16	132.17	50	236.94	178.13	67
Dividends from nonbank subsidiaries	118.75	1.65	98	22.19	3.28	90	5.57	4.90	75	17.34	3.41	89	6.50	7.53	71
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	256.51	153.16	76	91.26	128.99	37	338.66	203.53	82	138.50	174.85	45	243.44	260.40	58
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	75.17	43.39	70	16.73	30.63	39	79.16	45.96	82	38.78	60.28	31	67.09	66.55	50
Interest income from bank subsidiaries.....	1.45	0.15	92	0.64	0.12	87	0.64	0.11	88	0.92	0.36	83	0.79	0.54	74
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	76.61	49.34	69	17.37	33.49	37	79.80	51.33	79	39.70	62.88	31	67.88	69.36	44
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24		40.62	62.63	40		56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80		0	2.44	31		7.38			20.25	
Management and service fees from nonbank subsidiaries		0.46			0.53		0	0.37	40		0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09		0	0.07	45		0.16			1.06	
Operating income from nonbank subsidiaries		39.06			69.48		40.62	87.22	36		79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	53.05	60.28	36	73.14	58.57	44	97.14	74.16	55	85.38	69.76	40	95.91	67.32	59
Interest income from bank subsidiaries.....	1.02	1.04	82	2.79	0.72	88	0.78	0.23	85	2.02	0.63	84	1.13	0.80	73
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	54.07	73.91	26	75.93	71.70	35	97.93	83.13	46	87.40	82.20	28	97.04	78.80	45
Dividends from nonbank subsidiaries	45.73	4.30	91	23.49	5.32	85	1.63	3.07	69	12.22	1.95	89	2.63	2.65	72
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	45.73	6.88	89	23.49	10.59	79	1.63	4.67	63	12.22	4.70	84	2.63	7.29	63
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	118.09	28.43	92	34.65	29.59	63	118.10	26.38	93	34.64	27.08	65	34.63	28.33	70